

**CITIGROUP INC.**

	CPP Disbursement Date 10/28/2008	RSSD (Holding Company) 1951350	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,161,361	\$1,154,293	-0.6%		
Loans	\$489,225	\$457,243	-6.5%		
Construction & development	\$2,009	\$1,772	-11.8%		
Closed-end 1-4 family residential	\$123,245	\$107,656	-12.6%		
Home equity	\$31,271	\$29,530	-5.6%		
Credit card	\$36,747	\$36,881	0.4%		
Other consumer	\$64,039	\$38,348	-40.1%		
Commercial & Industrial	\$96,538	\$96,357	-0.2%		
Commercial real estate	\$8,547	\$5,398	-36.8%		
Unused commitments	\$380,304	\$325,179	-14.5%		
Securitization outstanding principal	\$86,116	\$58,253	-32.4%		
Mortgage-backed securities (GSE and private issue)	\$48,928	\$41,354	-15.5%		
Asset-backed securities	\$8,089	\$4,180	-48.3%		
Other securities	\$168,610	\$199,959	18.6%		
Cash & balances due	\$174,618	\$167,910	-3.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$9,978	\$19,129	91.7%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$10,863	\$20,553	89.2%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,043,468	\$1,026,333	-1.6%		
Deposits	\$771,642	\$793,837	2.9%		
Total other borrowings	\$167,584	\$121,727	-27.4%		
FHLB advances	\$46,623	\$28,501	-38.9%		
Equity					
Equity capital at quarter end	\$116,599	\$127,090	9.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$33,270	\$1,505	NA		
Performance Ratios					
Tier 1 leverage ratio	8.3%	8.9%	--		
Tier 1 risk based capital ratio	13.2%	15.2%	--		
Total risk based capital ratio	15.0%	17.1%	--		
Return on equity <sup>1</sup>	-1.8%	4.7%	--		
Return on assets <sup>1</sup>	-0.2%	0.5%	--		
Net interest margin <sup>1</sup>	3.5%	2.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	68.0%	82.0%	--		
Loss provision to net charge-offs (qtr)	78.3%	53.4%	--		
Net charge-offs to average loans and leases <sup>1</sup>	4.3%	2.7%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	34.7%	24.5%	3.6%	0.8%	--
Closed-end 1-4 family residential	13.0%	9.6%	1.4%	1.2%	--
Home equity	1.8%	1.8%	1.4%	0.9%	--
Credit card	4.0%	2.4%	3.6%	1.6%	--
Other consumer	2.5%	2.4%	1.4%	1.2%	--
Commercial & Industrial	8.2%	5.8%	0.9%	0.5%	--
Commercial real estate	3.6%	5.9%	0.3%	1.4%	--
Total loans	6.8%	4.9%	1.2%	0.8%	--